



C A TAYLOR ESQ
STAFFORDSHIRE BUS SYSTEMS
C/O PENSION PRACTITIONER
33-35 DAWS LANE
MILL HILL
LONDON
NW7 4SD

J31777007LCUAA0000000161001001000

TREASURERS ACCOUNT
TTES STAFFORDSHIRE BUS SYST EXEC PENS

Your account statement
Statement sheet number: **39**
Issue date: **6 July 2017**
Page: **1 of 1**

Write to us at:
PO Box 1000
Andover
BX1 1LT

Call us on: **0345 072 5555** (from UK)
+44 1733 347338 (from Overseas)
Visit us online: **www.lloydsbank.com**

Your branch: **CANNOCK**
Sort code: **30-91-58**
Account number: **00862376**
BIC: **LOYDGB21257**
IBAN: **GB18 LOYD 3091 5800 8623 76**

Account Summary

Balance On 29 June 2017	£98,099.64
Total Paid In	£525.52
Total Paid Out	£1.00
Balance On 3 July 2017	£98,624.16

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
29 Jun 17		BALANCE BROUGHT FORWARD			98,099.64
30 Jun 17	Bank Giro Credit	FRIDGE SPARES WHOL		525.52	98,625.16
		FRIDGE SPARES WHOL			
3 Jul 17	Standing Order	SBS BUSINESS SYSTE	1.00		98,624.16
3 Jul 17		BALANCE CARRIED FORWARD			98,624.16

Messages

Please note that only compensation related queries should be referred to the FSCS on the reverse of this statement.
For our data privacy notice, please see: <http://www.lloydsbank.com/business/privacy.asp>

Useful information

Changing your contact details

Please write to us at: **Lloyds Bank, Box 1, BX1 1LT** or visit any Lloyds Bank branch.

If your account is held in the Channel Islands, Isle of Man or with WorldWide Service, please write to us at: **Lloyds Bank, Customer Service Centre, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.**

Lost and stolen Cards or Chequebooks

If you think your cards or PINs have been stolen, please call us immediately on **0800 096 9779**. If you're outside the UK, call us on **+44 1702 278 270**.

If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

Internet and Telephone banking are designed to make your life easier

Internet Banking

Personal customers

go to www.lloydsbank.com/registerquick

Commercial customers

go to www.lloydsbank.com/business

Corporate customers

go to www.lloydsbankcommercial.com

International & WorldWide Service customers

go to www.lloydsbank.com/international

Telephone Banking

call the number at the top of your statement - available 24/7

call the number at the top of your statement

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call the number at the top of your statement - available 24/7

To help you keep up to date with your finances, there are a range of text alerts including Weekly Balance Alerts and Limit Alerts in order to help manage your money on the move. You must be registered for Internet Banking to benefit from this service.

Personal Debit and Cashpoint® Card Charges

- When you use your card in currencies other than sterling (whether for cash withdrawals or purchases), the amount is converted to sterling on the day it is processed by Visa using the Visa payment scheme exchange rate on that day. You can find out this rate by calling 0345 300 0000 (+44 1733 347007 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 0345 744 9900 (+44 1539 736626 from abroad). We will charge a non-sterling transaction fee of 2.99% of the value of the transaction.
- If you use your debit card to withdraw cash abroad (at an ATM or over the counter) we will also charge a non-sterling cash fee of 1.5% of the amount withdrawn which will be a minimum of £2.00 and a maximum of £4.50.
- If you use your Cashpoint® card to withdraw cash abroad (at an ATM or over the counter) we will also charge a non-sterling cash fee of 1.5% of the amount withdrawn, which will be a minimum of £1.50. Please note there is no maximum charge.
- When you use your card to make a transaction (not cash withdrawal) in a currency other than sterling whether in person or by internet or phone, we will also charge a £1 non-sterling purchase fee. This fee does not apply to Platinum or Premier account holders. This fee also does not apply to Private Banking account holders, accounts held in the Channel Islands, the Isle of Man, or WWS Executive Gold accounts.
- We will not make a charge for the withdrawal of cash in the UK, however, the owner of a non Lloyds Bank cash machine may.
- We can end or vary the terms of our current accounts and overdrafts (including the interest rate and charges) at any time in the way set out in the Personal Banking Terms and Conditions. We recommend that you continually assess whether an overdraft is the most suitable form of borrowing for your current needs.
- Other charges apply, please see the banking charges guide for details.

Overdraft Buffer

You will not pay any fees or interest on the first £10 of any Unplanned overdraft you may have as long as you stay within this buffer. If you exceed the Unplanned buffer, fees and interest will be levied on the full debit balance over any interest and fee free amount.

Business Debit Card and Business Cashpoint® Card charges

Full information on our charges is set out in our charges brochures and on our website at www.lloydsbank.com/business (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any non-sterling card transactions, the amount is converted into sterling on the day it is debited to your account, using the Payment Scheme Exchange Rate. We charge a non-sterling transaction fee of 2.75% of the value of the transaction. You can find out the Payment Scheme Exchange Rate by calling us on 0345 072 5555.

Charges will be shown on your statement or current account charges invoice.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

Personal Customers: visit www.lloydsbank.com, any branch or call our interest rate line on **0345 300 0032** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

Commercial Customers: visit www.lloydsbank.com/business.

Corporate Customers: visit www.lloydsbankcommercial.com

International and World Wide Service Customers:

visit www.lloydsbank.com/international

Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do e.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.



Protected

Important information about compensation arrangements

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

International customers: the Jersey branch of Lloyds Bank International Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request. Customers of the Isle of Man and Guernsey branches should refer to the following websites for information on their compensation scheme arrangements: Guernsey: www.dcs.gg and the Isle of Man: www.gov.im

Marketing Information

We like to keep you informed of new products and services using mail, phone, email or text message. If you'd rather we didn't contact you in any of these ways please write, call us or visit any branch and let us know.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. **International customers should request a copy of 'How to Complain' from their usual contact.**

Stop receiving paper statements

Personal customers can choose to stop receiving paper statements. To do this you must be registered for Internet Banking. To register please visit www.lloydsbank.com/registerquick or any Lloyds branch. International customers can register at www.lloydsbank.com/international

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Telephone service for Hearing Impaired Customers is available on 0800 056 7611 (International and WorldWide Service customers should ring +44 1624 680719). Lloyds Bank also accepts telephone calls via Text Relay. We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help us improve our quality of service. Cashpoint® and PhoneBank® are registered trademarks of Lloyds Bank plc.

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